

What is claimed is:

1. A method for authenticating a first user for a data transaction between the first user and a second user wherein the second user has identified the first user, the method comprising:

- receiving authentication information from the second user;
- prompting the first user to submit the authentication information;
- receiving response information from the first user responsive to the prompting;
- comparing the response information to the authentication information; and
- authenticating the first user upon a condition in which the response information is equivalent to the authentication information.

2. The method of Claim 1 wherein prompting comprises:

- presenting to the first user prompt information which is received from the second user.

3. The method of Claim 1 further comprising:

- in a session with the first user, receiving user account information from the first user;

- sending identification data which identifies the first user as identified by the second user and the user account information to an information server; and

- receiving verification data from the information server which indicates whether the information server contains an association between the identification data and the user account information.

4. The method of Claim 3 further comprising:

authenticating the first user upon a condition in which the information server contains the association.

5. A method for authenticating a first user for a data transaction between the first user and a second user wherein the second user has identified the first user, the method comprising:

sending a message to the first user as identified by the second user;  
in a session with the first user in response to the message, receiving user account information from the first user; and

sending a second message to the first user as identified by the second user wherein the second message includes transaction data which is necessary for proceeding with the data transaction.

6. The method of Claim 5 wherein the transaction data is a universal resource locator.

7. The method of Claim 5 wherein the transaction data identifies the first user.

8. The method of Claim 7 wherein the transaction data identifies subject data of the data transaction.

9. The method of Claim 5 wherein the transaction data identifies subject data of the data transaction.

10. The method of Claim 5 further comprising:  
receiving the transaction data from the first user; and  
proceeding with the data transaction in response to the transaction data.

11. A method for authenticating a first user for a data transaction between the first user and a second user wherein the second user has identified the first user, the method comprising:

- sending a message to the first user as identified by the second user;
- in a session with the first user in response to the message, receiving user account information from the first user; and
- sending a second message to the first user as identified by the second user wherein the second message informs the first user regarding creation of a user account in accordance with the user account information.

12. A method for authenticating a first user for a data transaction between the first user and a second user wherein the second user has identified the first user, the method comprising:

- sending a message to the first user as identified by the second user;
- in a session with the first user in response to the message, receiving user account information from the first user;
- sending identification data which identifies the first user as identified by the second user and the user account information to an information server; and
- receiving verification data from the information server which indicates whether the information server contains an association between the identification data and the user account information.

13. The method of Claim 12 further comprising:

- authenticating the first user upon a condition in which the information server contains the association.

14. A computer readable medium useful in association with a computer which includes a processor and a memory, the computer readable medium including computer

instructions which are configured to cause the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

- receiving authentication information from the second user;
- prompting the first user to submit the authentication information;
- receiving response information from the first user responsive to the prompting;
- comparing the response information to the authentication information; and
- authenticating the first user upon a condition in which the response information is equivalent to the authentication information.

15. The computer readable medium of Claim 14 wherein prompting comprises:  
presenting to the first user prompt information which is received from the second user.

16. The computer readable medium of Claim 14 wherein the computer instructions are configured to cause the computer to authenticate the first user by also:

- in a session with the first user, receiving user account information from the first user;

- sending identification data which identifies the first user as identified by the second user and the user account information to an information server; and

- receiving verification data from the information server which indicates whether the information server contains an association between the identification data and the user account information.

17. The computer readable medium of Claim 16 wherein the computer instructions are configured to cause the computer to authenticate the first user by also:

- authenticating the first user upon a condition in which the information server contains the association.

18. A computer readable medium useful in association with a computer which includes a processor and a memory, the computer readable medium including computer instructions which are configured to cause the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

    sending a message to the first user as identified by the second user;

    in a session with the first user in response to the message, receiving user account information from the first user; and

    sending a second message to the first user as identified by the second user wherein the second message includes transaction data which is necessary for proceeding with the data transaction.

19. The computer readable medium of Claim 18 wherein the transaction data is a universal resource locator.

20. The computer readable medium of Claim 18 wherein the transaction data identifies the first user.

21. The computer readable medium of Claim 20 wherein the transaction data identifies subject data of the data transaction.

22. The computer readable medium of Claim 18 wherein the transaction data identifies subject data of the data transaction.

23. The computer readable medium of Claim 18 wherein the computer instructions are configured to cause the computer to authenticate the first user by also:

    receiving the transaction data from the first user; and

    proceeding with the data transaction in response to the transaction data.

24. A computer readable medium useful in association with a computer which includes a processor and a memory, the computer readable medium including computer instructions which are configured to cause the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

- sending a message to the first user as identified by the second user;
- in a session with the first user in response to the message, receiving user account information from the first user; and

- sending a second message to the first user as identified by the second user wherein the second message informs the first user regarding creation of a user account in accordance with the user account information.

25. A computer readable medium useful in association with a computer which includes a processor and a memory, the computer readable medium including computer instructions which are configured to cause the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

- sending a message to the first user as identified by the second user;
- in a session with the first user in response to the message, receiving user account information from the first user;

- sending identification data which identifies the first user as identified by the second user and the user account information to an information server; and

- receiving verification data from the information server which indicates whether the information server contains an association between the identification data and the user account information.

26. The computer readable medium of Claim 25 wherein the computer instructions are configured to cause the computer to authenticate the first user by also:

authenticating the first user upon a condition in which the information server contains the association.

27. A computer system comprising:

a processor;

a memory operatively coupled to the processor; and

an authentication module (i) which executes in the processor from the memory and (ii) which, when executed by the processor, causes the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

receiving authentication information from the second user;

prompting the first user to submit the authentication information;

receiving response information from the first user responsive to the prompting;

comparing the response information to the authentication information; and

authenticating the first user upon a condition in which the response information is equivalent to the authentication information.

28. The computer system of Claim 27 wherein prompting comprises:

presenting to the first user prompt information which is received from the second user.

29. The computer system of Claim 27 wherein the authentication module is configured to cause the computer to authenticate the first user by also:

in a session with the first user, receiving user account information from the first user;

sending identification data which identifies the first user as identified by the second user and the user account information to an information server; and

receiving verification data from the information server which indicates whether the information server contains an association between the identification data and the user account information.

30. The computer system of Claim 29 wherein the authentication module is configured to cause the computer to authenticate the first user by also:

authenticating the first user upon a condition in which the information server contains the association.

31. A computer system comprising:

a processor;

a memory operatively coupled to the processor; and

an authentication module (i) which executes in the processor from the memory and (ii) which, when executed by the processor, causes the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

sending a message to the first user as identified by the second user;

in a session with the first user in response to the message, receiving user account information from the first user; and

sending a second message to the first user as identified by the second user wherein the second message includes transaction data which is necessary for proceeding with the data transaction.

32. The computer system of Claim 31 wherein the transaction data is a universal resource locator.

33. The computer system of Claim 31 wherein the transaction data identifies the first user.



34. The computer system of Claim 33 wherein the transaction data identifies subject data of the data transaction.

35. The computer system of Claim 31 wherein the transaction data identifies subject data of the data transaction.

36. The computer system of Claim 31 wherein the authentication module is configured to cause the computer to authenticate the first user by also:

- receiving the transaction data from the first user; and
- proceeding with the data transaction in response to the transaction data.

37. A computer system comprising:

- a processor;

- a memory operatively coupled to the processor; and

- an authentication module (i) which executes in the processor from the memory and (ii) which, when executed by the processor, causes the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

- sending a message to the first user as identified by the second user;

- in a session with the first user in response to the message, receiving user account information from the first user; and

- sending a second message to the first user as identified by the second user wherein the second message informs the first user regarding creation of a user account in accordance with the user account information.

38. A computer system comprising:

- a processor;

- a memory operatively coupled to the processor; and

an authentication module (i) which executes in the processor from the memory and (ii) which, when executed by the processor, causes the computer to authenticate a first user for a data transaction between the first user and a second user wherein the second user has identified the first user by:

- sending a message to the first user as identified by the second user;
- in a session with the first user in response to the message, receiving user account information from the first user;
- sending identification data which identifies the first user as identified by the second user and the user account information to an information server; and
- receiving verification data from the information server which indicates whether the information server contains an association between the identification data and the user account information.

39. The computer system of Claim 38 wherein the authentication module is configured to cause the computer to authenticate the first user by also:

- authenticating the first user upon a condition in which the information server contains the association.